

**UNITED STATES BANKRUPTCY COURT**  
**District of New Jersey**

IN RE: James A. Goerlich

Case No.: 15-22348

Judge: SLM

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original  
☐ Motions Included

☒ Modified/Notice Required  
☐ Modified/No Notice Required

Date: March 14, 2018

THE DEBTOR HAS FILED FOR RELIEF UNDER  
 CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: JAG Initial Co-Debtor \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay 200.00 Monthly\* to the Chapter 13 Trustee, starting on July 1, 2015 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☒ Sale of real property  
Description: 305 Kawameeh Drive, Union NJ 07083  
Proposed date for completion: March 14, 2019

- ☐ Refinance of real property:  
Description:  
Proposed date for completion:

- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion:

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.  
e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	3,500.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

American Honda Finance  
Bank of America  
Bank of America  
Gm Financial

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☒ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_\_\_ to be distributed *pro rata*
- ☒ Not less than 100% percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒  
**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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#### Part 8: Other Plan Provisions

##### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

##### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

##### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

##### d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☐ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: December 27, 2017.

Explain below **why** the plan is being modified:

Debtor needs more time to sale the property.

Explain below **how** the plan is being modified:

Debtor needs more time to sale the property.  
Plan is 100%.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures

☐ NONE

☒ Explain here:

\*This plan is a step plan or has lumpsum payments as follows: \$200.00 per month for 24 months, then \$429.00 per month for 12 months

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>March 14, 2018</u>	<u>/s/ Russell L. Low</u> <u>Russell L. Low 4745</u>
Date:	<u>March 14, 2018</u>	<b>Attorney for the Debtor</b> <u>/s/ James A. Goerlich</u> <u>James A. Goerlich</u>
Date:	<u></u>	<b>Debtor</b> <u></u>
		<b>Joint Debtor</b> <u></u>

**Signatures**

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date	<u>March 14, 2018</u>	<u>/s/ Russell L. Low</u> <u>Russell L. Low 4745</u>
		<b>Attorney for the Debtor</b>

I certify under penalty of perjury that the above is true.

Date:	<u>March 14, 2018</u>	<u>/s/ James A. Goerlich</u> <u>James A. Goerlich</u>
Date:	<u></u>	<b>Debtor</b> <u></u>
		<b>Joint Debtor</b> <u></u>

## Imaged Certificate of Notice Page 7 of 9

United States Bankruptcy Court  
District of New JerseyIn re:  
James A. Goerlich  
DebtorCase No. 15-22348-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 47

Date Rcvd: Mar 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2018.

db +James A. Goerlich, 305 Kawameeh Drive, Union, NJ 07083-8315  
cr ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit, P.O. Box 183853, Arlington, TX 76096)  
br +Coldwell Banker Residential Brokerage, Frank Kretchmer, 367 Chestnut street,  
Union, NJ 07083-9435  
cr Seterus, Inc. as the authorized subservicer for Fe, P.O. Box 2008,  
Grand Rapids, MI 49501-2008  
515598662 Ahesi/CitiMortgage Inc., Attention: Bankruptcy, PO Box 79022 MS 322, St. Louis, MO 63179  
515636389 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
515817315 Bank of America, P.O.Box 31785, Tampa, FL 33631-3785  
515598666 +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170,  
Simi Valley, CA 93062-5170  
515598673 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20363,  
Kansas City, MO 64195)  
515598669 +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
515656215 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
515598671 +Chase Bp Prvt Lbl, Po Box 15298, Wilmington, DE 19850-5298  
515598672 +Citi Flex, Citicorp/Centralized Bankruptcy, POBox 790040, Saint Louis, MO 63179-0040  
515598675 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,  
Saint Louis, MO 63179-0040  
515598679 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
515598681 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Corporation, Ford Motor Credit, PO Box 6275,  
Dearborn, MI 48121)  
515598689 +Gm Financial, Po Box 181145, Arlington, TX 76096-1145  
515598692 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
515598693 #+Second Round Lp, 4150 Friedrich Lane Suit, Austin, TX 78744-1052  
515598695 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
515598696 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701)  
515706870 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,  
New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 15 2018 23:18:10 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 15 2018 23:18:06 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515598663 E-mail/Text: ebnbankruptcy@ahm.honda.com Mar 15 2018 23:18:20 American Honda Finance,  
PO Box 168088, Irving, TX 75016  
515633899 E-mail/Text: ebnbankruptcy@ahm.honda.com Mar 15 2018 23:18:20  
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
Irving, TX 75016-8088, 866-716-6441  
515598676 +E-mail/PDF: creditonebknofications@resurgent.com Mar 15 2018 23:20:20 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873  
515609720 E-mail/Text: mrdiscen@discover.com Mar 15 2018 23:17:17 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
515598677 +E-mail/Text: mrdiscen@discover.com Mar 15 2018 23:17:17 Discover Fin Svcs Llc,  
Po Box 15316, Wilmington, DE 19850-5316  
515598680 +E-mail/Text: bknotices@fenton-mcgarvey.com Mar 15 2018 23:17:17 Fenton & Mcgarvey,  
2401 Stanley Gault Pkwy, Louisville, KY 40223-4175  
515598683 +E-mail/PDF: gecsed@recoverycorp.com Mar 15 2018 23:20:48 GECRB/6th Ave Elec,  
Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
515598684 +E-mail/PDF: gecsed@recoverycorp.com Mar 15 2018 23:20:08 GECRB/HealthCare,  
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
515598685 +E-mail/PDF: gecsed@recoverycorp.com Mar 15 2018 23:21:26 GECRB/JC Penny,  
Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
515598686 +E-mail/PDF: gecsed@recoverycorp.com Mar 15 2018 23:20:08 GECRB/Lowes,  
Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
515598687 E-mail/PDF: gecsed@recoverycorp.com Mar 15 2018 23:20:09 GECRB/Old Navy,  
Attn: Bankruptcy, PO Box 130104, Roswell, GA 30076  
515598688 +E-mail/PDF: gecsed@recoverycorp.com Mar 15 2018 23:20:08 GECRB/PC Richard,  
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
515798009 E-mail/PDF: resurgentbknofications@resurgent.com Mar 15 2018 23:20:23  
LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
515696151 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 15 2018 23:18:05  
Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 47

Date Rcvd: Mar 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515598690 +E-mail/Text: rknorr@oceanfirst.com Mar 15 2018 23:18:55 Oceanfirst Bank, 975 Hooper Ave, Toms River, NJ 08753-8320  
515598691 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 15 2018 23:20:16 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541  
515780388 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 15 2018 23:20:55 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  
515750680 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 15 2018 23:20:55 Portfolio Recovery Associates, LLC, c/o Sears Premier Card, POB 41067, Norfolk VA 23541  
515693620 E-mail/Text: bnc-quantum@quantum3group.com Mar 15 2018 23:17:55 Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788  
516161895 +E-mail/Text: bnc-quantum@quantum3group.com Mar 15 2018 23:17:55 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788  
516161894 E-mail/Text: bnc-quantum@quantum3group.com Mar 15 2018 23:17:55 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
515829409 E-mail/PDF: gecsed@recoverycorp.com Mar 15 2018 23:21:27 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
515752798 +E-mail/Text: bncmail@w-legal.com Mar 15 2018 23:18:21 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A.  
515598664\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 (address filed with court: American Honda Finance, PO Box 168088, Irving, TX 75016)  
515598665\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 (address filed with court: American Honda Finance, PO Box 168088, Irving, TX 75016)  
515628235\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853 (address filed with court: Americredit Financial Services, Inc., PO Box 183853, Arlington TX 76096)  
515636398\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
515598667\* +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170  
515598668\* +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170  
515598674\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195)  
515598694\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Shell Oil / Citibank, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195)  
515598670\* +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
515598678\* +Discover Fin Svcs Llc, PO Box 15316, Wilmington, DE 19850-5316  
515598682\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 (address filed with court: Ford Motor Credit Corporation, Ford Motor Credit, PO Box 6275, Dearborn, MI 48121)  
515706871\* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTALS: 1, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2018

Signature: /s/Joseph Speetjens



District/off: 0312-2

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 47

Date Rcvd: Mar 15, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Robert P. Saltzman on behalf of Creditor Seterus, Inc. as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org  
Russell L. Low on behalf of Debtor James A. Goerlich rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Sean M. O'Brien on behalf of Creditor Seterus, Inc. as the authorized subservicer for Federal  
National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. sobrien@flwlaw.com  
TOTAL: 7